

FIRST SECURITY BANK

	Disbursement Date 09/29/2010	RSSD (Holding Company) 1098509	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2015 \$ millions	2016 \$ millions	%chg from prev		
Assets	\$534	\$518	-3.0%		
Loans	\$297	\$285	-4.2%		
Construction & development	\$50	\$45	-11.1%		
Closed-end 1-4 family residential	\$103	\$100	-2.2%		
Home equity	\$6	\$6	-8.4%		
Credit card	\$1	\$1	-7.0%		
Other consumer	\$12	\$11	-6.8%		
Commercial & Industrial	\$19	\$25	34.8%		
Commercial real estate	\$76	\$60	-21.0%		
Unused commitments	\$51	\$44	-13.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$47	\$46	-1.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$104	\$111	7.1%		
Cash & balances due	\$22	\$19	-14.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$473	\$456	-3.6%		
Deposits	\$460	\$443	-3.8%		
Total other borrowings	\$9	\$9	4.7%		
FHLB advances	\$9	\$9	4.7%		
Equity					
Equity capital at quarter end	\$62	\$63	1.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.8%	11.2%	--		
Tier 1 risk based capital ratio	16.9%	17.9%	--		
Total risk based capital ratio	17.7%	18.7%	--		
Return on equity ¹	7.9%	6.9%	--		
Return on assets ¹	0.9%	0.9%	--		
Net interest margin ¹	4.0%	4.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	159.4%	154.7%	--		
Loss provision to net charge-offs (qtr)	345.5%	147.8%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2015	2016	2015	2016	
Construction & development	0.3%	0.9%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.3%	1.1%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.8%	0.1%	0.3%	1.7%	--
Other consumer	1.0%	0.3%	1.1%	2.4%	--
Commercial & Industrial	0.4%	0.2%	0.0%	0.0%	--
Commercial real estate	0.2%	0.0%	0.0%	0.0%	--
Total loans	0.6%	0.6%	0.0%	0.1%	--